



Docket No. CITI0049-CON

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re the U.S. Application of

James ZEANAH, et al.

Group Art Unit: 2122

U.S. Serial No.: 09/323,210

Examiner: Ingberg, T.

Filed: June 01, 1999

For: SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES

Commissioner for Patents  
U.S. Patent and Trademark Office  
Customer Service Window, **Mail Stop Amendment**  
Randolph Building  
401 Dulany Street  
Alexandria, VA 22314

**RESPONSE**

Sir:

Responsive to the Non-final Office Action (NOA) dated November 10, 2004,  
reconsideration is requested in view of the following remarks:

**Rejection of claims 72-107, 110, and 111 under 35 USC 112, first paragraph**

In the NOA (after the Board of Patent Appeals has reversed all of the Examiner's prior art rejections against pending claims 58-111), the Examiner rejected claims 72-107, 110, and 111 under 35 USC 112, first paragraph, as suggested by the Board. In the rejection, the Examiner employed the exact same language provided by the Board, as recited below:

“Further, the Examiner should address whether claims 72-107, 110, and 111 are supported by the specification as originally filed and whether a rejection under 35 U.S.C. 112, first paragraph is appropriate. See the Manual of Patent Examining Procedure §